

Information to identify the case:		
Debtor 1	Bobbi J Maffeo	Social Security number or ITIN xxx-xx-5487
	First Name Middle Name Last Name	EIN --
Debtor 2	Cynthia L Maffeo	Social Security number or ITIN xxx-xx-0259
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 15-70724-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bobbi J Maffeo

Cynthia L Maffeo
fka Cynthia L Kirby

2/24/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bobbi J Maffeo
Cynthia L Maffeo
Debtors

Case No. 15-70724-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Feb 24, 2021

User: culy
Form ID: 3180W

Page 1 of 4
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 26, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Bobbi J Maffeo, Cynthia L Maffeo, 769 Railroad Street, Windber, PA 15963-1813
cr	+ Santander Consumer USA Inc. dba Chrysler Capital a, c/o Stewart, Zlimen & Jungers, 2277 Highway 36 West, Suite 100, Roseville, MN 55113-3896
14125184	+ Aes/M&T Elt - Pheaa, Po Box 61047, Harrisburg, PA 17106-1047
14125185	+ Atlantic Crd, P O Box 13386, Roanoke, VA 24033-3386
14174644	+ Atlantic Credit & Finance Special Finance Unit,, LLC Successor in interest to SYNCHRONY, BANK F/K/A GE CAPITAL RETAIL BANK, c/o Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Ste 2500 Pittsburgh, PA 15219-1842
14125191	+ Chrysler Capital, P.O. Box 660335, Dallas, TX 75266-0335
14125194	+ First Natl Bk Of Pa, 1 Fnb Blvd, Hermitage, PA 16148-3363
14163993	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14133804	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14125199	+ Southern Rentals, LLC, Dept. 3376, P.O. Box 123376, Dallas, TX 75312-3376
14125213	+ The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
14138776	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14125216	+ United Storage Rentals, LLC, Dept. 3105, P.O. Box 123105, Dallas, TX 75312-3105
14125219	+ Wellsfargo, 34204 Van Dyke Ave Suite 1-I, Sterling Heights, MI 48312-4647

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 25 2021 04:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2021 02:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 25 2021 04:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 25 2021 02:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Feb 25 2021 04:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ EDI: PRA.COM	Feb 25 2021 04:13:00	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM	Feb 25 2021 04:18:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: bankrupt-adjdept@wesbanco.com	Feb 25 2021 02:54:00	WESBANCO BANK, INC, 1 BANK PLAZA, WHEELING, WV 26003-3565

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14125186	+ EDI: HFC.COM	Feb 25 2021 04:13:00	Bosco's, P.O. Box 17642, Baltimore, MD 21297-1642
15279277	+ EDI: PRA.COM	Feb 25 2021 04:13:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
14156024	EDI: RECOVERYCORP.COM	Feb 25 2021 04:18:00	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14125187	EDI: CAPITALONE.COM	Feb 25 2021 04:13:00	Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
14130473	+ EDI: CHRM.COM	Feb 25 2021 04:18:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
14148892	EDI: CAPITALONE.COM	Feb 25 2021 04:13:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14125188	+ EDI: CITICORP.COM	Feb 25 2021 04:13:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14125192	+ EDI: CRFRSTNA.COM	Feb 25 2021 04:13:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
14153562	+ EDI: CRFRSTNA.COM	Feb 25 2021 04:13:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
14128377	EDI: DISCOVER.COM	Feb 25 2021 04:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14125193	+ EDI: DISCOVER.COM	Feb 25 2021 04:13:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14346757	EDI: ECMC.COM	Feb 25 2021 04:13:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14160099	+ EDI: CBS7AVE	Feb 25 2021 04:18:00	Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14125195	+ EDI: CBS7AVE	Feb 25 2021 04:18:00	Ginnys, 1112 7th Ave, Monroe, WI 53566-1364
14172859	EDI: JEFFERSONCAP.COM	Feb 25 2021 04:18:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14125189	EDI: JPMORGANCHASE	Feb 25 2021 04:13:00	Chase Card, Po Box 15298, Wilmington, DE 19850
14125190	EDI: JPMORGANCHASE	Feb 25 2021 04:13:00	Chase/Best Buy, Po Box 15298, Wilmington, DE 19850
14125196	+ EDI: NAVIENTFKASMSERV.COM	Feb 25 2021 04:13:00	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
14160413	EDI: NAVIENTFKASMSERV.COM	Feb 25 2021 04:13:00	Navient Solutions, Inc, PO BOX 9640, Wilkes-Barre, PA 18773-9640
14125197	+ EDI: AGFINANCE.COM	Feb 25 2021 04:13:00	OneMain Financial, 3209 B Elton Road, Johnstown, PA 15904-2807
14191406	EDI: PRA.COM	Feb 25 2021 04:13:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14137721	EDI: PRA.COM	Feb 25 2021 04:13:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14125198	+ EDI: PRA.COM	Feb 25 2021 04:13:00	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14162524	EDI: Q3G.COM	Feb 25 2021 04:13:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14126307	EDI: RECOVERYCORP.COM	Feb 25 2021 04:18:00	Recovery Management Systems Corporation, 25

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			S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14131247	EDI: AGFINANCE.COM	Feb 25 2021 04:13:00	SPRINGLEAF FINANCIAL SERVICES, INC, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14125200	+ EDI: AGFINANCE.COM	Feb 25 2021 04:13:00	Springleaf, Po Box 64, Evansville, IN 47701-0064
14125201	+ EDI: CBSMASON	Feb 25 2021 04:13:00	Stoneberry, P.O. Box 2820, Monroe, WI 53566-8020
14159977	+ EDI: CBSMASON	Feb 25 2021 04:13:00	Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14125202	+ EDI: RMSC.COM	Feb 25 2021 04:13:00	Syncb/Amazon, Po Box 965015, Orlando, FL 32896-5015
14125203	+ EDI: RMSC.COM	Feb 25 2021 04:13:00	Syncb/Ashley Furniture, 950 Forrer Blvd, Kettering, OH 45420-1469
14125204	+ EDI: RMSC.COM	Feb 25 2021 04:13:00	Syncb/Care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14125205	+ EDI: RMSC.COM	Feb 25 2021 04:13:00	Syncb/Home Design-Hi-P, C/O Po Box 965036, Orlando, FL 32896-0001
14125206	+ EDI: RMSC.COM	Feb 25 2021 04:13:00	Syncb/Home Dsgn Floori, C/O Po Box 965036, Orlando, FL 32896-0001
14125207	+ EDI: RMSC.COM	Feb 25 2021 04:13:00	Syncb/Jcp, Po Box 965007, Orlando, FL 32896-5007
14125208	+ EDI: RMSC.COM	Feb 25 2021 04:13:00	Syncb/Lowes, Po Box 965005, Orlando, FL 32896-5005
14125209	+ EDI: RMSC.COM	Feb 25 2021 04:13:00	Syncb/Plcc, Po Box 965024, Orlando, FL 32896-5024
14125210	+ EDI: RMSC.COM	Feb 25 2021 04:13:00	Syncb/Walmart, Po Box 965024, Orlando, FL 32896-5024
14125211	+ EDI: RMSC.COM	Feb 25 2021 04:13:00	Synchrony Bank/Care Credit, P.O. Box 960061, Orlando, FL 32896-0061
14159556	+ Email/Text: bncemail@w-legal.com	Feb 25 2021 02:54:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14125215	EDI: TFSR.COM	Feb 25 2021 04:13:00	Toyota Financial Services, P.O. Box 17187, Baltimore, MD 21297
14125212	+ EDI: WTRRN BANK.COM	Feb 25 2021 04:13:00	Td Bank Usa/Targetcred, Po Box 673, Minneapolis, MN 55440-0673
14125214	+ EDI: WTRRN BANK.COM	Feb 25 2021 04:13:00	Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
14125217	+ EDI: BLUESTEM	Feb 25 2021 04:18:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14125218	+ EDI: WFFC.COM	Feb 25 2021 04:13:00	Wells Fargo Bank NA, 3476 Stateview Blvd., Fort Mill, SC 29715-7200
14180468	+ EDI: WFFC.COM	Feb 25 2021 04:13:00	Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd, Fort Mill SC 29715-7203
14128056	EDI: WFFC.COM	Feb 25 2021 04:13:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14125220	+ Email/Text: bankrupt-adjdept@wesbanco.com	Feb 25 2021 02:54:00	Wesbanco Bank Inc, 1 Bank Plz, Wheeling, WV 26003-3565
14125221	+ EDI: WFFC.COM	Feb 25 2021 04:13:00	Wf Crd Svc, 3201 N 4th Ave, Sioux Falls, SD 57104-0700

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr		WELLS FARGO BANK, N.A.
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14138431	*	Wells Fargo Bank N. A., PO Box 10438, Des Moines, Ia 50306-0438

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 26, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 24, 2021 at the address(es) listed below:

Name	Email Address
Andrew R. Thalman	on behalf of Creditor WESBANCO BANK INC andrewthalman@pgka.com
Brett A. Solomon	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd. brett.solomon@solomon-legal.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Harry B. Reese	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Kenneth P. Seitz	on behalf of Joint Debtor Cynthia L Maffeo thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Bobbi J Maffeo thedebterasers@aol.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Sarah Kathleen McCaffery	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com

TOTAL: 10